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This Thursday night, the Common Council is going to consider my recommendation to make some changes to Medicare-eligible Retirees Healthcare plan. While any change causes concern; this is a change that would actually improve benefits for retirees and, at the same time, save the City money. Everybody understands why a city would want to save money, but the real news here is that Retiree benefits will be enhanced, not cut, not curtailed, no hidden subterfuge, Benefits will be enhanced.

We have pasted a Side-by-Side analysis of the current Traditional plan, the one most commonly used by retirees, and two Humana Options. I have recommended Option #2, because it is an upgrade for benefits, not just a lateral move.

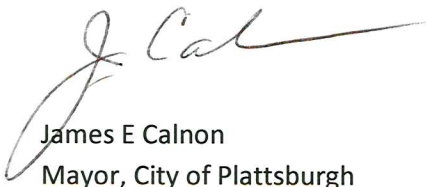
The Traditional Plan has deductibles, the Humana Option #2 has none.

Many of the Major Medical items are 80% covered under Traditional, Humana Option #2 has most at 100% covered.

The Humana Plan gives automatic access to Wellness programs.

The Humana Plan is a Medicare Plan; those who accept Medicare have to accept this Medicare Plan. If this is approved, we will work with Humana, over the next few days and weeks, to create a function where retirees can check to see if their Doctor is listed, and in the unlikely event they are not, we will work to get them listed.

We are going to create a Frequently Asked Questions section on our webpage, so that as questions come in, we can address them quickly and for all to see.



James E Calnon  
Mayor, City of Plattsburgh